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PATENT

Paper No.

File: Carr-P1-00

#9  
6/29/03

Date: June 12, 2003

Signed:

Peter K. Trzyna (Reg. No. 32601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor : Philip Carragher and Steven Earl Webster  
Serial No. : 09/604,969  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING  
Group Art Unit : 3624  
Examiner : Karmis, Stefanos

Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

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GROUP 3600

**AMENDMENT AND RESPONSE**

SIR:

In response to the Office Action mailed 18 December 2002 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.